

**Information to identify the case:**

Debtor 1	<b>Eric Santos</b>	Social Security number or ITIN	xxx-xx-8979
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>18-34759-VFP</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Eric Santos  
aka Eric A Santos

4/9/19

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Eric Santos  
 Debtor

Case No. 18-34759-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Apr 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2019.

db +Eric Santos, 135 Montgomery Street, Apt 12 G, Jersey City, NJ 07302-4627  
 517928093 +Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 517928108 +Quality Asset Recovery, PO Box 239, Gibbsboro, NJ 08026-0239

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +E-mail/Text: cforman@iq7technology.com Apr 09 2019 23:43:47 Charles M. Forman,  
 Forman Holt, 66 Route 17 North, Suite 1c, Paramus, NJ 07652-2742

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 09 2019 23:42:53 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 09 2019 23:42:50 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

cr +EDI: PRA.COM Apr 10 2019 03:13:00 Synchrony Bankc/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

517928092 +EDI: AMEREXPR.COM Apr 10 2019 03:13:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
 El Paso, TX 79998-1540

517928094 EDI: BANKAMER.COM Apr 10 2019 03:13:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,  
 El Paso, TX 79998

517928095 +EDI: TSYS2.COM Apr 10 2019 03:13:00 Barclays Bank Delaware, Attn: Correspondence,  
 Po Box 8801, Wilmington, DE 19899-8801

517928096 +EDI: CAPITALONE.COM Apr 10 2019 03:13:00 Best Buy/Capital One, Attn: Bankruptcy,  
 Po Box 30285, Salt Lake City, UT 84130-0285

517928097 +EDI: RESURGENT.COM Apr 10 2019 03:13:00 Cach LLC, Attn: Bankruptcy,  
 4340 S. Monaco St, Unit 2, Denver, CO 80237-3485

517928098 +EDI: CAPITALONE.COM Apr 10 2019 03:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285

517928099 +EDI: CHASE.COM Apr 10 2019 03:13:00 Chase Card Services, Correspondence Dept,  
 Po Box 15298, Wilmington, DE 19850-5298

517928101 +EDI: CITICORP.COM Apr 10 2019 03:13:00 Citibank, PO Box 653095, Dallas, TX 75265-3095

517928100 +EDI: CITICORP.COM Apr 10 2019 03:13:00 Citibank, PO Box 6286,  
 Sioux Falls, SD 57117-6286

517928102 +E-mail/Text: bankruptcy.bnc@ditech.com Apr 09 2019 23:42:28 Ditech, Attn: Bankruptcy,  
 Po Box 6172, Rapid City, SD 57709-6172

517928103 +EDI: RMSC.COM Apr 10 2019 03:13:00 GE Capital Retail Bank, PO Box 103104,  
 Roswell, GA 30076-9104

517928104 +E-mail/Text: ebn@rwjbh.org Apr 09 2019 23:43:20 Jersey City Medical Center,  
 355 Grand Street, Jersey City, NJ 07302-4321

517928106 +EDI: MID8.COM Apr 10 2019 03:13:00 Midland Funding, PO Box 2011, Warren, MI 48090-2011

517928105 +EDI: MID8.COM Apr 10 2019 03:13:00 Midland Funding, 2365 Northside Drive,  
 San Diego, CA 92108-2709

517928107 EDI: PRA.COM Apr 10 2019 03:13:00 Portfolio Recovery, PO Box 41067, Norfolk, VA 23541

517928109 +EDI: RESURGENT.COM Apr 10 2019 03:13:00 Resurgent Capital Services, Po Box 10587,  
 Greenville, SC 29603-0587

517928284 +EDI: RMSC.COM Apr 10 2019 03:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Charles M. Forman, Forman Holt, 66 Route 17 North, Suite 1c, Paramus, NJ 07652-2742  
 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 11, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 24

Date Rcvd: Apr 09, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2019 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com;cforman@iq7technology.com  
Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,  
lcapasso@formanlaw.com;cforman@iq7technology.com  
Nicholas Fitzgerald on behalf of Debtor Eric Santos nickfitz.law@gmail.com  
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon Trust Company, N.A., as  
Indenture Trustee et al. rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5